

AMENDMENTS TO THE CLAIMS

1-3. (Canceled)

4. (New) A method for facilitating communication among at least one participant in an insurance-underwriting process, the method comprising:

providing a web-based system for storing and organizing data related to the insurance-underwriting process, the web-based system adapted to allow collaboration among the at least one participant via the Internet, the web-based system comprising a multi-level modular architecture, the multi-level modular architecture comprising a plurality of applications, each application of the plurality of applications comprising a plurality of modules, each module of the plurality of modules comprising a plurality of tools, each tool of the plurality of tools comprising a plurality of views;

configuring the web-based system so that at least two tool of the plurality of tools have a common view;

sharing, via the web-based system, the data among the at least one participant;

wherein the at least one participant comprises at least one user, and the web-based system is adapted to restrict the data accessible to the at least one user based on a plurality of attributes of the at least one user.

5. (New) The method of claim 4, wherein the at least one participant is selected from the group consisting of: insurance carriers, insurance agencies, insurance agents, and service providers.

6. (New) The method of claim 4, wherein the at least one user is selected from the group consisting of agents and case managers.

7. (New) The method of claim 4, wherein the plurality of applications are adapted to employ a desktop visual metaphor for accessing the plurality of modules.

8. (New) The method of claim 4, wherein the plurality of modules are adapted to allow the plurality of applications to be scalable.

9. (New) The method of claim 4, wherein the plurality modules are purchased incrementally.

10. (New) The method of claim 4, wherein the plurality of modules comprises :

a user profile module;

a general administration module; and

a business module.

11. (New) The method of claim 4, wherein the plurality of tools comprises at least one generic tool and at least one entity-specific tool.

12. (New) The method of claim 11, wherein the at least one generic tool is adapted to exist in more than one module with similar functionality.

13. (New) The method of claim 4, wherein the plurality of views comprises:

a summary view;

a list view; and

a detail view.

14. (New) The method of claim 4, wherein the multi-layer, modular architecture is adapted to allow development of new applications, modules, tools, or views.

15. (New) The method of claim 4, wherein the plurality of attributes of the at least one user comprises:

the at least one user's role in the insurance underwriting process;

the at least one user's identity; and

a context in which the at least one user seeks access to the data.

16. (New) The method of claim 4, wherein sharing the data further comprises encrypting the data using a secure encryption technology.

17. (New) The method of claim 4, wherein the web-based system is deployed on a portal hosted by a third party.

18. (New) The method of claim 4, wherein the web-based system is deployed on a framework for the plurality of applications.

19. (New) The method of claim 4, further comprising configuring the web-based system so that at least two modules of the plurality of modules have at least one tool of the plurality of tools in common.

20. (New) A system for facilitating communication among at least one participant in an insurance-underwriting process, the system comprising:

a web-based system for storing and organizing data related to the insurance-underwriting process, the web-based system adapted to allow collaboration among the at least one participant via the Internet;

wherein the web-based system comprises a multi-level modular architecture, the multi-level modular architecture comprising a plurality of applications, each application of the plurality of applications comprising a plurality of modules, each module of the plurality of modules comprising a plurality of tools, each tool of the plurality of tools comprising a plurality of views; and

wherein the at least one participant comprises at least one user, and the web-based system is adapted to restrict the data accessible to the at least one user based on a plurality of attributes of the at least one user.

21. (New) The system of claim 20, wherein the at least one participant is selected from the group consisting of: insurance carriers, insurance agencies, insurance agents, and service providers.

22. (New) The system of claim 20, wherein the at least one user is selected from the group consisting of agents and case managers.

23. (New) The system of claim 20, wherein the plurality of applications are adapted to employ a desktop visual metaphor for accessing the plurality of modules.

24. (New) The system of claim 20, wherein the plurality of modules are adapted to allow the plurality of applications to be scalable.

25. (New) The system of claim 20, wherein the plurality of modules are purchased incrementally.

26. (New) The system of claim 20, wherein the plurality of modules comprises:

a user profile module;

a general administration module;

a business module.

27. (New) The system of claim 20, wherein the plurality of tools comprises at least one generic tool and at least one entity-specific tool.

28. (New) The system of claim 27, wherein the at least one generic tool is adapted to exist in more than one module with similar functionality.

29. (New) The system of claim 20, wherein the plurality of views comprises:

a summary view;

a list view; and

a detail view.

30. (New) The system of claim 20, wherein the multi-layer modular architecture is adapted to allow development of new applications, modules, tools, or views.

31. (New) The system of claim 20, wherein the plurality of attributes of the at least one user comprises:

the at least one user's role in the insurance-underwriting process;

the at least one user's identity; and

a context in which the at least one user seeks access to the data.

32. (New) The system of claim 20, wherein the data is encrypted using a secure encryption technology.

33. (New) The system of claim 20, wherein the web-based system is deployed on a portal hosted by a third party.

34. (New) The system of claim 20, wherein the web-based system is deployed on a framework for the plurality of applications.

35. (New) The system of claim 20, wherein the web-based system is configured so that at least two modules of the plurality of modules have at least one of the plurality of tools in common.